

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Northern District of IowaIn re:
Jody Ann Erichsen
DebtorCase No. 19-00505-TJC
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0862-5

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 30

Date Rcvd: Apr 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2019.

db
2235964 +Jody Ann Erichsen, 1645 Sunset Dr. SW, LeMars, IA 51031-8827
2235965 +American Bank, P.O. Box 310, LeMars, Iowa 51031-0310
+Autovest, L.L.C., c/o Kevin E. Skogg, 225 S. Executive Dr., Ste. 201,
Brookfield, WI 53005-4257
2235967 +Best Buy/CBNA, P.O. Box 6497, Sioux Falls, South Dakota 57117-6497
2235968 +Blitt and Gaines, P.C., 2536 73rd Street, Des Moines, Iowa 50322-4700
2235970 +CarHop, 3220 Singing Hills Blvd., Sioux City, Iowa 51106-5101
2235976 +Gurstel Chargo, 6681 Country Club Drive, Golden Valley, Minnesota 55427-4601
2235977 +Kingsley State Bank, 850 12th St. SW, LeMars, Iowa 51031-3048
2235978 +Kinum Inc., 2133 Upton Dr., Ste. 126, Virginia Beach, Virginia 23454-1194
2235980 +Paypal Credit, P.O. Box 5138, Timonium, Maryland 21094-5138
2235981 +Petosa, Petosa & Boecker LLP, 1350 NW 138th St., Ste. 100, Clive, Iowa 50325-8300
2235983 +Progressive Insurance Company, 6300 Wilson Mills Rd., Mayfield Village, Ohio 44143-2182
2235986 +Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: forkerlaw@gmail.com Apr 26 2019 21:44:22 Wilford L Forker, Wilford L. Forker,
701 Pierce Street, Suite 303, Sioux City, IA 51101
tr +EDI: BDHMLSTAD.COM Apr 27 2019 01:48:00 Donald H. Molstad, 701 Pierce St., Ste. 305,
Sioux City, IA 51101-1037
ust +E-mail/Text: ustpreion12.cr.ecf@usdoj.gov Apr 26 2019 21:44:23 United States Trustee,
United States Federal Courthouse, 111 7th Avenue SE, Box 17, Cedar Rapids, IA 52401-2103
2235966 EDI: TSYS2.COM Apr 27 2019 01:48:00 Barclay Card, P.O. Box 8801,
Wilmington, Delaware 19899-8801
2235969 EDI: CAPITALONE.COM Apr 27 2019 01:48:00 Capital One Services, P.O. Box 30285,
Salt Lake City, Utah 84130-0285
2235971 +EDI: WFNNB.COM Apr 27 2019 01:48:00 Comenity Bank/Youkers, P.O. Box 182125,
Columbus, Ohio 43218-2125
2235972 +EDI: CCS.COM Apr 27 2019 01:48:00 Credit Collection Service, 725 Canton Street,
Norwood, Massachusetts 02062-2679
2235973 +EDI: CCS.COM Apr 27 2019 01:48:00 Credit Collection Services, Two Wells Avenue,
Newton, Massachusetts 02459-3246
2235974 EDI: RCSFNBMARIN.COM Apr 27 2019 01:48:00 Credit One Bank, P.O. Box 98873,
Las Vegas, Nevada 89193-8873
2235975 EDI: DISCOVER.COM Apr 27 2019 01:48:00 Discover Card, P.O. Box 30943,
Salt Lake City, Utah 84130
2235979 +EDI: RESURGENT.COM Apr 27 2019 01:48:00 LVNV Funding LLC, P.O. Box 10497,
Greenville, South Carolina 29603-0497
2235982 EDI: PRA.COM Apr 27 2019 01:48:00 Portfolio Recovery Assoc., LLC,
120 Corporate Blvd., Ste. 400, Norfolk, Virginia 23502-4962
2235984 EDI: RESURGENT.COM Apr 27 2019 01:48:00 Resurgent Capital Services, P.O. Box 19034,
Greenville, South Carolina 29602-9034
2235987 E-mail/Text: bknotices@sns.com Apr 26 2019 21:44:28 SN Servicing Corporation,
323 5th Street, Eureka, California 95501
2235985 +EDI: CCS.COM Apr 27 2019 01:48:00 Saleu Douch, c/o Credit Collection Services,
725 Canton Street, Norwood, Massachusetts 02062-2679
2235988 EDI: RMSC.COM Apr 27 2019 01:48:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, Florida 32896-5060
2235989 +EDI: BLUESTEM Apr 27 2019 01:48:00 Webbank/Fingerhut, 6250 Ridgewood Road,
St. Cloud, Minnesota 56303-0820

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 28, 2019

Signature: /s/Joseph Speetjens

District/off: 0862-5

User: admin
Form ID: 309A

Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:
NONE.

TOTAL: 0

Information to identify the case:

Debtor 1:	Jody Ann Erichsen	Social Security number or ITIN:	xxx-xx-8200
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Northern District of Iowa	Date case filed for chapter:	7 4/25/19
Case number:	19-00505		

Official Form B309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/17

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully. The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay. The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.) To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

NOTICE IS GIVEN that during the course of administration, the Chapter 7 trustee may sell, abandon, or otherwise dispose of property, including the compromise or settlement of controversies, by filing a report of such intended action with the Clerk, with a copy served upon the U.S. Trustee, debtor(s), debtor(s) counsel, and those creditors and equity security holders who have requested notice pursuant to Rule 2002 of the Bankruptcy Rules. Any party requesting a notice pursuant to Rule 2002 must file a request with the Clerk of the Bankruptcy Court specifically referring to Rule 2002 and shall serve a copy of that request for notice upon debtor(s) counsel, trustee, and U.S. Trustee, at the addresses set forth in this notice. Any party objecting to such action by the trustee shall file such objection with the Clerk of Bankruptcy Court, serving a copy on the moving party, trustee, U.S. Trustee, debtor(s) and debtor(s) counsel within 21 days after the filing of such report.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jody Ann Erichsen	
2. All other names used in the last 8 years		
3. Address	1645 Sunset Dr. SW LeMars, IA 51031	
4. Debtor's attorney Name and address	Wilford L. Forker Wilford L. Forker 701 Pierce Street Suite 303 Sioux City, IA 51101	Phone: 712-252-1395 Email: forkerlaw@gmail.com
5. Bankruptcy trustee Name and address	Donald H. Molstad 701 Pierce St., Ste. 305 Sioux City, IA 51101	Phone: (712) 255-8036 Email: judylaw@cableone.net

For more information, see page 2 >

Debtor(s): Jody Ann Erichsen

Case Number: 19-00505 S

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

320 Sixth Street Rm 126
Sioux City, IA 51101

Hours open:
Monday–Friday, 8:00 am to 4:30 pm CT

Phone: (712) 233–3939
www.ianb.uscourts.gov

Date: 4/26/19

7. Meeting of creditors

May 20, 2019 at 10:30 AM

Location:

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

All **Individual Debtors must** provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

Sioux City Convention Center, Main Floor, Room 3, 801 Fourth Street, Sioux City, IA 51101

8. Presumption of abuse

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

Filing deadline: 7/19/19

You must file a motion:

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

Certification About a Financial Management Course deadline: 7/19/19

Reaffirmation Agreement deadline: 7/19/19

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Appointment of Trustee and Tax Returns

The trustee named in line 5 of this notice is the interim trustee appointed by the U.S. Trustee to serve under general blanket bond. Per Section 521(e), **individual debtor(s) are required to provide** to the trustee, no later than 7 days prior to the date set for the first meeting of creditors, a copy of the Federal Income Tax return for the most recent tax year ending immediately before the commencement of the case.